

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tamara L. Oliver
Debtor(s)

Bankruptcy Case No.: 20-22982-CMB

Chapter: 13
Docket No.: 32 – 10
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 10/26/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: IRS (Cl #4), Lakeview Loan Servicing (Cl #15), Quantum 3 Group (Cl #7) .
- ☒ H. Additional Terms: THE CONFIRMATION ORDER AT DOCKET #29 IS VACATED. The secured claim of the following creditor shall govern as to claim amount to be paid at the modified plan terms: First National Bank (Cl #6)

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: May 17, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Tamara L. Oliver
Debtor

Case No. 20-22982-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2021

User: dsaw
Form ID: 149

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:

Recip ID	Recipient Name and Address
db	+ Tamara L. Oliver, 552 South Avenue, Verona, PA 15147-1243
15301110	+ Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15319269	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15301116	+ First Mark Services, PO Box 82522, Lincoln, NE 68501-2522
15301117	First National Bank, Legal Department, One F.N.B Boulevard, 1st Floor, Hermitage, PA 16148
15301118	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
15301119	+ Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
15315662	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15314444	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15314472	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15301126	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 18 2021 02:25:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15301114	Email/Text: Bankruptcy.RI@Citizensbank.com	May 18 2021 02:13:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15305148	Email/Text: Bankruptcy.RI@Citizensbank.com	May 18 2021 02:13:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15301111	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 18 2021 02:23:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15311632	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 18 2021 02:25:09	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15322048	Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2021 02:25:13	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15301113	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 18 2021 02:21:33	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15303181	Email/Text: mrdiscen@discover.com	May 18 2021 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15301115	+ Email/Text: mrdiscen@discover.com	May 18 2021 02:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15324850	+ Email/Text: kbarkley@bernsteinlaw.com	May 18 2021 02:14:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

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15320090	Email/Text: cashiering-administrationservices@flagstar.com	May 18 2021 02:14:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15301120	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 18 2021 02:13:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15301112	Email/PDF: ais.chase.ebn@americaninfosource.com	May 18 2021 02:21:31	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15318332	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2021 02:23:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15301121	+ Email/PDF: pa_dc_claims@navient.com	May 18 2021 02:23:26	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
15303922	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 18 2021 02:13:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
15321852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 18 2021 02:21:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15306597	Email/Text: bnc-quantum@quantum3group.com	May 18 2021 02:13:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
15301122	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:21:29	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15301123	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:21:29	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15324072	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:21:29	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15301414	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:21:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15301124	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:25:07	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15301125	+ Email/PDF: gecsed@recoverycorp.com	May 18 2021 02:21:29	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15301127	+ Email/Text: BankruptcyNotice@upmc.edu	May 18 2021 02:14:00	UPMC St. Margaret, 815 Freeport Road, Pittsburgh, PA 15215-3301

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15301109	##+	Aqua Finance Inc, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Tamara L. Oliver keenan662@gmail.com melindap662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5